

FEBRUARY 2025

Piece Of Mind

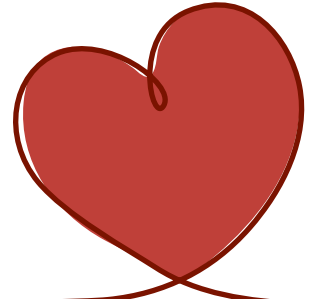
*In order for you to have peace of mind,
we are giving you our piece of mind.*

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Random Acts of Kindness



THE SIMPLE POWER OF A COMPLIMENT

On Feb. 17, we celebrate Random Act of Kindness Day, a reminder that the smallest gestures can have the biggest impact. As a person who generally tries to be kind, I've realized that while I might smile at strangers, hold the door open, or offer polite small talk, I often hesitate to step outside my comfort zone and intentionally go out of my way to show kindness. It's not that I lack compassion, but there's something about offering unsolicited kindness to a stranger that makes me uncomfortable. It's as if I fear I could cross a boundary or unintentionally offend someone.

But recently, I've come to understand the importance of these seemingly small acts of kindness through an unexpected teacher — my 14-year-old stepdaughter, Vanessa.

Vanessa is at that age where she's learning the fine balance between childhood and adolescence. She's starting to shed some of her more playful habits but still has a genuine, unfiltered way of interacting with the world. One of the things that has stood out to me is her habit of complimenting strangers. No matter where we go, she hands out compliments like they're candy. "I love your purse," she might say, or "That shirt is so cool," or "Your dog is so cute!" She doesn't know the person, and they don't know her, but these little compliments fly from her lips with ease.

At first, I'll admit, I wasn't entirely sure how to react. I found myself often wondering, *Is it weird to compliment someone you don't know? What if they're not in the mood? What if they don't appreciate it?* On more than one occasion, I've seen people caught off guard, exchanging a confused look with me, unsure of how to respond. My instinct was to quietly ask Vanessa to stop, to rein in her exuberance for the sake of social propriety, but I never have.

Then, one day, something happened that made me realize just how profound her seemingly simple gestures were.

We were out to brunch as a family, sitting at a cozy table, when the waitress came over to take our drink orders. Vanessa, without missing a

beat, smiled up at her and said, "I like your eyeshadow!" The waitress stopped for a moment, blinking in surprise. She gave a quick, slightly confused smile and glanced at me, perhaps unsure how to respond. I noticed the bright, artistic colors of the waitress's makeup and, following Vanessa's lead, I added, "Wow, it's beautiful and so artistic." The waitress gave a quick "thanks" and hurried off — relieved, I assumed, to be moving on from an unexpected conversation.

This was the moment I'd always dreaded. Was she uncomfortable? Did we cross a line? I couldn't shake the feeling that I'd made her feel awkward, and I felt that familiar twinge of doubt: *Maybe I should've just kept quiet.*

But as the meal progressed, something shifted. After our food arrived, the waitress returned to check on us, and this time, there was a noticeable difference. She was smiling, genuinely smiling, and seemed more at ease. After asking if everything was to our liking, she paused and, with a warm, teary look in her eyes, said, "I just want you to know I was having a pretty lousy day, and your family really cheered me up. Thank you for that."

At that moment, everything clicked. I understood why Vanessa does what she does. Her habit of offering compliments and sharing small but sincere acts of kindness with strangers isn't just about making someone else feel good — it's about lifting them up when they may need it the most.

You see, kindness doesn't always have to be grand or elaborate. It doesn't have to be a huge sacrifice of time or energy. Sometimes, it's as simple as a kind word or a genuine compliment. We never know what someone is going through, whether they're having a rough day, feeling invisible, or just in need of a reminder that they matter. A simple, unassuming comment could be the very thing that brightens their day.

But it's been so easy for me to let fear get in the way — fear of offending someone, fear of being seen as "weird," or fear of crossing an invisible line of social propriety. Watching Vanessa has shown me that, sometimes,

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NO CONTEST CLAUSES IN TRUSTS

The Valentine's Day Edition

Ah, Valentine's Day! A time for flowers, chocolates, and declarations of love. But what if you don't want to share the love with someone in your trust? In fact, maybe you have or are thinking about disinheriting someone. Here's where the concept of a "No Contest Clause" in a trust enters the picture. But before you imagine a magic pill that prevents any unwanted challenge to your wishes, let's set the record straight.

What Is a No Contest Clause?

Simply put, a No Contest Clause (also known as an "*in terrorem* clause") is designed to discourage beneficiaries from challenging a trust or will. It does this by imposing a penalty. If an heir challenges the trust without probable cause, they risk losing their inheritance. Sounds good, right? As a client of Preston Estate Planning, you have a No Contest Clause in your trust, but do you know what it means?

The Truth About No Contest Clauses

Here's the thing: A No Contest Clause is *not* a guarantee that your trust will not get challenged. While it can act as a deterrent, there's no magic provision that will prevent someone from contesting your estate plan. A No Contest Clause can only make things more costly for an heir attempting to challenge your trust without a valid reason. However, regardless of how well the Clause is written, the court gets to decide whether there was "probable cause" for the challenge, which can leave a lot of wiggle room.

And what if someone you've disinherited tries to challenge your trust? What will they lose? Well, if you've already left them nothing, they lose ... nothing. That's not much of a penalty, is it?

Settlements Over Trials: The Heart of the Matter

Even when someone is in the wrong, many challenges end in a settlement rather than a costly, drawn-out trial. Sometimes, it's cheaper

and faster to settle a case, even if the challenger doesn't stand much of a chance of winning in court.

A disinherited person who is not receiving anything under the terms of the trust might raise a challenge just hoping to get something out of the settlement. A No Contest Clause doesn't discourage this type of challenger.

Making Your No Contest Clause More Effective

So, how do you give your No Contest Clause a little extra bite? The answer: offer them a small inheritance. That's right, a small gift or inheritance is often enough to make them think twice before challenging the trust. Let's say, for example, you leave them \$10,000. Not enough to make them happy, but enough to make them think, "Hmm, I wouldn't want to risk losing this." In our experience, \$10,000 is usually the minimum starting point, but the amount is up to you.

If the thought of giving them *anything* makes your stomach churn, that's fine, too. You are perfectly within your rights to disinherit an heir if you see fit. Just be aware that the No Contest Clause isn't perfect protection for your wishes. Regardless, as a Preston Estate Planning client, your trust was carefully written so that the terms will be upheld, even in the event that a disgruntled heir makes a challenge.

Conclusion: Love (and Trusts) Are Complicated

Valentine's Day is all about love, but when it comes to trusts, love can be a little complicated. A No Contest Clause might help protect your wishes, but it's not a cure-all. It can discourage challenges, but you'll need to weigh the risks of disinheriting an heir and decide whether a little "gift" might help discourage any courtroom drama.

A Young and Bright Future for Science and Agriculture

14-YEAR-OLD WHIZ KID CREATES PRODUCE PESTICIDE DETECTOR

When grocery shopping, various fruits and vegetables are typically on your list because they're good for you, right? Well, imagine getting home, washing your produce, and discovering it still contained pesticide residue. That is precisely what Georgia ninth-grader Sirish Subash is driven to prevent!

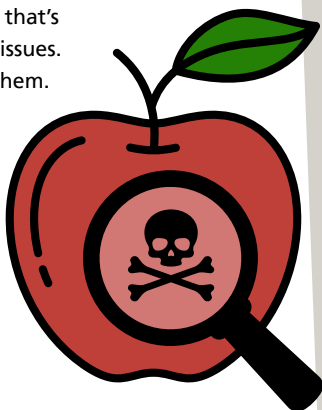
At just 14 years old, Sirish has created an astounding invention making huge waves in the world of science and agriculture: PestiSCAND, an AI-powered handheld device that can detect pesticide residue on fruits and vegetables. Beating out hundreds of other student entries, his remarkable device recently earned him the title "America's Top Young Scientist" and the first-place prize of \$25,000 in the 3M and Discovery Education competition.

When testing the device, Sirish used spinach and tomatoes to detect pesticides. This revealed an accuracy rate of over 85%, meeting the competition's objectives for speed and effectiveness, according to 3M.

Using Food and Drug Administration data, Sirish found that just over 70% of store produce contains pesticide residues. Pesticides are chemically designed to protect crops against pests, weeds, and fungi. But they can also be harmful to humans when consumed and are linked to certain cancers, reproductive issues, and disruptions in vital bodily functions.

"The residues can stay on produce after washing, and that's where they've been connected to a variety of health issues. If we could detect them, we could avoid consuming them. We could reduce the risk of those health issues," Sirish told USA TODAY newspaper.

Sirish's drive and passion for technology extend well beyond the classroom and science competitions. He's genuinely committed to making a difference and solving problems that impact lives daily. So, congratulations to you, Sirish Subash! Innovation of this magnitude is sure to be a game-changer for not only consumers but farmers as well!



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stepping outside of that comfort zone is exactly what people need. It costs us nothing but a little bit of courage, and in return, we might just help someone feel seen, heard, and valued.

As we reflect on Random Act of Kindness Day, I'm reminded of how powerful those small gestures can be. A compliment, a smile, or a simple "thank you" can have a ripple effect, transforming not just one person's day but perhaps an entire outlook. And if that kindness happens to make us a little uncomfortable, well, maybe that's a sign it's exactly what we need to do.

So, here's to kindness — bold, unfiltered, and without hesitation.

-Jennifer Knight



FABULOUS FLOURLESS CHOCOLATE CAKE

Inspired by EasyDessertRecipes.com

Ingredients

- 1 cup chopped dark chocolate
- 1/2 cup unsalted butter, melted
- 3/4 cup granulated sugar
- 1/2 cup almond flour
- 1/2 cup chopped walnuts
- 4 large eggs, separated
- 2 tbsp cocoa powder

Directions

1. Preheat oven to 350 F and grease a springform pan with butter or nonstick spray.
2. Place chocolate in a medium bowl. Pour warm, melted butter over it, wait for 2 minutes, then stir until chocolate is melted and smooth.
3. Add sugar, almond flour, and walnuts and stir to incorporate. Stir in the egg yolks and set mixture aside.
4. In the bowl of a standing mixer fitted with the whisk attachment, whip egg whites on medium until stiff peaks form.
5. Fold 1/4 of the whipped egg whites into the chocolate batter. Repeat, 1/4 at a time, until egg whites are incorporated.
6. Pour batter into springform pan and bake for 30–35 minutes.
7. Remove from the oven and let it cool completely before removing from the pan. Dust with cocoa powder before serving.

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The information provided in this newsletter does not, and is not intended to, constitute legal advice; instead, all content contained herein is for general informational purposes only.

TRAVEL SMARTER WITH THESE TOP APPS TOOLS TO PLAN, EXPLORE, AND SAVE

Travel is meant to be exciting, but let's face it, planning a trip can quickly become overwhelming. From booking flights to navigating new destinations, the process often feels like a juggling act. Luckily, with the right travel apps in your pocket, you can streamline your journey and make the trip more enjoyable. Whether you're a budget-conscious traveler, an over-planner, or an explorer searching for hidden gems, these apps offer tailored solutions to meet your needs.

Budget-Savvy Travelers

Travel doesn't have to break the bank. Apps like Hopper and Skyscanner help you find the best flight deals by tracking prices and sending alerts when fares drop. Hopper even predicts the best time to book so you don't have to be glued to the phone watching prices. For accommodations, Airbnb or Vrbo have options for every budget, from cozy apartments to unique stays in treehouses and boats.

Planners and Organizers

If juggling flights, hotels, and everything else that goes into a trip feels overwhelming, you need Triplt. This app organizes all your plans into one easy-to-access itinerary, taking the stress out of travel planning. For even more streamlined travel, pair Triplt with Google Maps, which provides real-time navigation and lets you save locations and download offline maps.

Adventurers

If you're hitting the open road, Roadtrippers is the perfect travel companion. This app maps your journey while highlighting quirky attractions, scenic routes, and hidden gems along the way. With everything from historical landmarks to offbeat roadside stops, Roadtrippers turns your road trip into a memorable adventure.

Why These Apps Matter

When you're out adventuring, travel apps are the ultimate problem-solvers. They're your travel agent, personal assistant, and local guide, all in the palm of your hand. From booking a last-minute flight to figuring out the best way to get from point A to point B, these tools put you in control of your journey so you can focus on enjoying the trip.

